United States District	Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): Walz, Timothy J	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			s used by the Joint Debto d, maiden, and trade nam		ars
Last four digits of Soc. Sec./Complete EIN or other Tax I. state all): 9010	D. No. (if more than one,	Last four digits state all):	of Soc. Sec./Complete E	EIN or other Tax I	I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State): 3736 Clover Circle		Street Address	of Joint Debtor (No. & S	treet, City, and S	tate):
Lincoln, NE	P CODE 68516				ZIP CODE
County of Residence or of the Principal Place of Busines		County of Resid	lence or of the Principal	Place of Business	s:
Lancaster Mailing Address of Debtor (if different from street address	s):	Mailing Addres	s of Joint Debtor (if diffe	erent from street a	address):
	•	I wanted	or come Bestor (ir ume		
	CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if differer	it from street address above):				ZIP CODE
Type of Debtor	Nature of Bus	iness	•		Code Under Which
(Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) ———— Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to insigned application for the court's consideration certify unable to pay fee except in installments. Rule 1006(b) Filing Fee waiver requested (applicable to chapter 7 attach signed application for the court's consideration	dividuals only). Must attach ing that the debtor is See Official Form 3A. ndividuals only). Must	Cntity organization Inited States enue Code.) Check one Debtor Debtor Check if: Debtor insider	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primar debts, defined in § 101(8) as "inc individual primar personal, family hold purpose." Chapter 13 Chapter 13 Chapter 13 Chapter 13	Nature of (Check one rily consumer in 11 U.S.C. curred by an arily for a r, or house-mapter 11 Debto or as defined in 1 debtor as defined ent liquidated debt	e box) Debts are primarily business debts.
Statistical/Administrative Information	A plan Accep	is being filed with this p	solicited prepetition h 11 U.S.C. § 112	on from one or more classes 26(b).	
 □ Debtor estimates that funds will be available for distr ☑ Debtor estimates that, after any exempt property is exexpenses paid, there will be no funds available for distribution. 	S.			322 3331	
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000 2	5,001- 10,001- 25,0 10,000 25,000 50,0		Over 100,000		
	00,000 to \$1 million \$100 million		More than \$100 million	on	
	00,000 to		More than \$100 million	on	

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Official Form 1 (10/00)	Tage 2 of 41	T OTENT BI, T uge		
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Timothy J Walz			
All Prior Bankruntcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)		
Location	Case Number:	Date Filed:		
Where Filed: NONE Location	Case Number:	Date Filed:		
Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner of	or Affiliate of this Debtor (If more than one, attach a	dditional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
NONE District:	Relationship:	Judge:		
District.	Relationship.	Judge.		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily co I, the attorney for the petitioner named in the foregor have informed the petitioner that [he or she] may pr 12, or 13 of title 11, United States Code, and have available under each such chapter. I further certify debtor the notice required by 11 U.S.C. § 342(b).	onsumer debts) ong petition, declare that I oceed under chapter 7, 11, explained the relief		
Exhibit A is attached and made a part of this petition.	X /s/ John D. Rouse	10/18/2006		
	Signature of Attorney for Debtor(s) John D. Rouse	Date 15292		
Ev	chibit C	13272		
Yes, and Exhibit C is attached and made a part of this petition.✓ No				
Ext	hibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	st complete and attach a separate Exhibit D.)			
☐ Exhibit D completed and signed by the debtor is attached and made a part of t	this petition.			
If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is attached and made	a part of this petition.			
	rding the Debtor - Venue			
☐ Debtor has been domiciled or has had a residence, principal place	y applicable box) of business, or principal assets in this District for 180 of	days immediately		
preceding the date of this petition or for a longer part of such 180	days than in any other District.			
There is a bankruptcy case concerning debtor's affiliate. general p	partner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States bu this District, or the interests of the parties will be served in regard	at is a defendant in an action or proceeding [in a federal			
	des as a Tenant of Residential Property applicable boxes.)			
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following)).		
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ted to cure the		
Debtor has included in this petition the deposit with the court of a filing of the petition.	iny rent that would become due during the 30-day period	d after the		

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Timothy J Walz				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X s/ Timothy J Walz Signature of Debtor Timothy J Walz X Not Applicable Signature of Joint Debtor Telephone Number (If not represented by attorney)	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the				
10/18/2006 Date	Date				
Signature of Attorney X /s/ John D. Rouse Signature of Attorney for Debtor(s) John D. Rouse, 15292 Printed Name of Attorney for Debtor(s) / Bar No. John D. Rouse Firm Name 1023 Lincoln Mall, #101 Lincoln, NE 68508 Address	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer				
(402) 475-1993 (402) 475-7989 Telephone Number 10/18/2006 Date	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11. United States	X Not Applicable				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Date	A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.				

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re:	Timothy J Walz	Case No.	
	Debtor	_	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

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Official Form 1, Exh	. D (10/06) – Con		ige 5 01 47				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.							
I certify under penalty of perjury that the information provided above is true and correct.							
Signature of Debtor:	s/ Timothy J Wa	ılz	-				
Date: 10/18/2006							

FORM B6A (10/05)

n re:	Timothy J Walz		Case No.		
	D	btor ,		(If known)	

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

FormB6B (10/05)

In re	Timothy J Walz	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

			1	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking - US Bank		100.00
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit - Arla Meyer		500.00
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit - Willow Creek Apts		620.00
Household goods and furnishings, including audio, video, and computer equipment.		Couch 50; chair 25; love seat 25; entertainment center 15; coffee table 15; TV 200; DVD 25; VCR 25; Computer 200; Kitchen table & chairs 100; washer 50; dryer 50; dishes 25; silverware 25; bed 80; dresser 40; chest of drawer 30; stereo 30		1,010.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		500.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			

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Form B6B-Cont. (10/05)

n re	Timothy J Walz		Case No.	
		Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			

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Form B6B-Cont. (10/05)

n re	Timothy J Walz		Case No.	
		Debtor	•	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Mitsubishi Eclipse		12,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 14,750.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Form B6C (10/05)

In re	Timothy J Walz	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$125,000.
T44 H C C \$ 500(b)(0)	

1 1	U.S.C.	§ 522(b)(2)
/ 11	U.S.C.	§ 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	R.R.S. § 25-1552	20.00	20.00
Checking - US Bank	R.R.S. § 25-1552	100.00	100.00
Clothing	R.R.S. § 25-1556(2)	500.00	500.00
Couch 50; chair 25; love seat 25; entertainment center 15; coffee table 15; TV 200; DVD 25; VCR 25; Computer 200; Kitchen table & chairs 100; washer 50; dryer 50; dishes 25; silverware 25; bed 80; dresser 40; chest of drawer 30; stereo 30	R.R.S. § 25-1556(3)	1,010.00	1,010.00
Security Deposit - Arla Meyer	R.R.S. § 25-1552	500.00	500.00
Security Deposit - Willow Creek Apts	R.R.S. § 25-1552	620.00	620.00

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Official Form 6D	(10/06)
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In re	Timothy J Walz	Case No.	
	Dobtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 457262 American National Bank 8990 W Dodge Rd Omaha, NE 68114		05/24/2005 Security Agreement 2004 Mitsubishi Eclipse VALUE \$12,000.00				13,600.00	1,600.00	
ACCOUNT NO. 7645046081 Wells Fargo P.O. Box 94498 Las Vegas, NV 89193-4498			08/10/2006 Security Agreement Engagement Ring VALUE \$1,499.83				1,500.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 15,100.00	\$ 1,600.00
\$ 15,100.00	\$ 1,600.00

Official Form 6E (10/06)

In re	Timothy J Walz		Case No.	
		Debtor	7	(If known)

SCH	IEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
☑ Check this bo	x if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIOF	RITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic Support Support Support Domestic Support Suppor	pport Obligations
	stic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in .
Extensions o	f credit in an involuntary case
	the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salar	ies, and commissions
independent sales rep	, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying presentatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions	s to employee benefit plans
	employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the , whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Offi	icial Form 6E (10/06) - Cont.		
In re	e Timothy J Walz	Case No.	
	Debtor		(If known)
	Certain farmers and fishermen		
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as	provided in 11 U.S.C. § 507(a	a)(6).
	Deposits by individuals		
hou	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of prousehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	perty or services for pers	onal, family, or
	Taxes and Certain Other Debts Owed to Governmental Units		
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in	n 11 U.S.C. § 507(a)(8).	
	Commitments to Maintain the Capital of an Insured Depository Institution		
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptrol vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an 07 (a)(9).	3.	
	Olaima fan Daath as Bara and Inium. While Dahtan Was Interiored		

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☐ Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (10/06) - Cont.

In re	Timothy J Walz		Case No.	
	Timothy o Truit		, (If k	(nown)
		Debtor	·	•

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{2}$ of $\underline{2}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total ➤

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Officia	l Form 6F (10/06)			
In re	Timothy J Walz		Case No	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box it debtor has no ci			notating unsecured nonpriority claims to report				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4305 5000 9238 7094					Х		7,341.31
Bank of America P.O. Box 660687 Dallas, TX 75266-0687			credit card				
ACCOUNT NO. 4104 1400 0393 9205					Х		3,106.89
Chase P.O. Box 94010 Palatine, IL 60094-4010			credit card				·
ACCOUNT NO. 5187 4815 5001 8382					Х		1,420.26
Chase (Mastercard) P.O. box 94014 Palatine, IL 60094-4014			credit card				
ACCOUNT NO. 5424 1804 8278 5398					Х		9,055.89
Citi Platinum P.O. Box 6500 Sioux Falls, SD 57117			credit card				
ACCOUNT NO. 6011 0084 9032 8462					Х		3,621.59
Discover Financial Services P.O. Box 7086 Dover, DE 19903-9826			credit card				

Subtotal > \$ 24,545.94

Total > \$

Officia	1 Form 6F (10/06) - Cont.			
In re	Timothy J Walz		Case No.	
		Dobtor ,	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sileet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4352 3750 4837 9079					Х		1,934.29
Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317			credit card				
ACCOUNT NO. 1 508 7122 9509					Х		1,145.30
US Bank P.O. Box 1800 St. Paul, MN 55101-0800		overdraft protection					
ACCOUNT NO. 4254 4901 0054 8104					Χ		3,623.75
Washington Mutual P.O. Box 660433 Dallas, TX 75266-0433			credit card				

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 6,703.34 Total > \$ 31,249.28 redule F.)

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Form B6G	3				
10/05)					

		Debtor		(If known)
In re:	Timothy J Walz		Case No.	
(10/05)				
. 0				

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

	Document	Page 18 of 47		
Form B6H				
(10/05)				
In re: Timothy J Walz		Case No.		
	Debtor	,	(If known)	
SC	HEDULE F	I - CODEBTORS		
Check this box if debtor has no codebtors				

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF CODEBTOR

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In re	Timothy J Walz		Case No.	
		Debtor		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: sing	le	DEPENDENTS OF	DEBTOR AND	EBTOR AND SPOUSE				
		RELATIONSHIP(S):			AGE	E(S):		
Employment:		DEBTOR		SPOUSE				
Occupation	Audi	o Operator						
Name of Employer	KLK	NTV - Citadel Communication						
How long employed	4 yea	ırs						
Address of Employe	32-70	S. 10th Street oln, NE 68502						
	e of average or e filed)	projected monthly income at time	•	DEBTOR		SPOUSE		
1. Monthly gross wa (Prorate if not		d commissions	\$	1,583.00	\$			
2. Estimate monthly			\$	0.00	\$			
3. SUBTOTAL			\$	1,583.00	\$			
4. LESS PAYROLL	DEDUCTION	S		1,000.00	Ψ.,			
a. Payroll taxes	s and social se	ecurity	\$	317.00	\$			
b. Insurance			\$	0.00	\$			
c. Union dues	w \		\$	0.00	\$.			
d. Other (Spec	<u></u>		\$	0.00	\$			
5. SUBTOTAL OF	PAYROLL DE	DUCTIONS	\$	317.00	\$			
6. TOTAL NET MO	NTHLY TAKE	HOME PAY	\$	1,266.00	\$	_		
7. Regular income f	rom operation o	of business or profession or farm	,					
(Attach detaile	d statement)		\$	0.00	\$			
8. Income from real	property		\$	0.00	\$			
Interest and divide			\$	0.00	\$			
		ort payments payable to the debtor for the dents listed above.	\$	0.00	\$			
11. Social security of	or other governr	ment assistance	\$	0.00	\$			
(Specify)12. Pension or retire	ement income		\$ <u></u> \$	0.00	Ф \$			
13. Other monthly in			<u> </u>	0.00	7			
(Specify)			\$	0.00	\$			
14. SUBTOTAL OF			\$	0.00				
15. AVERAGE MO	NTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	1,266.00				
		THLY INCOME: (Combine column totals btor repeat total reported on line 15)		\$ 1,266	6.00			
TIGHT IIIIG 13, II UIBIE	, is only one de	ыы төрсан ыа теропец от ше то <i>)</i>				s and, if applicable, on ies and Related Data)		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

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Official Form 6J (10/06)

^{In re} Timothy J Walz		Case No.	
-	Debtor		(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	family. Pro rate	any payments
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate expenditures labeled "Spouse."	rate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? Yes No ✓		000.00
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	200.00
d. Other Garbage	\$	26.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	80.00
d. Auto	\$	50.00
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	_	
a. Auto	\$	277.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,503.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the f	iling of this docu	iment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,266.00
b. Average monthly expenses from Line 18 above	\$	2,503.00
c. Monthly net income (a. minus b.)	\$	-1,237.00

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UNITED STATES BANKRUPTCY COURT District of Nebraska

In re: Timothy J Walz Case No. _____

Chapter 7

	BUSINESS INCOME AND	EXPENSES	3		
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY IN	CLUDE information of	directly related to	the business	
operation	.)		-		
PART A	- GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1.	Gross Income For 12 Months Prior to Filing:	\$	0.00		
	- ESTIMATED AVERAGE FUTURE <u>GROSS</u> MONTHLY INCOME:				
	Gross Monthly Income:			\$	0.00
	·			Ψ	0.00
PARTC	- ESTIMATED FUTURE MONTHLY EXPENSES:				
3.	Net Employee Payroll (Other Than Debtor)	\$	0.00		
4.	Payroll Taxes		0.00		
5.	Unemployment Taxes		0.00		
6.	Worker's Compensation		0.00		
7.	Other Taxes		0.00		
8.	Inventory Purchases (Including raw materials)		0.00		
	Purchase of Feed/Fertilizer/Seed/Spray		0.00		
	Rent (Other than debtor's principal residence)		0.00		
	Utilities		0.00		
12	Office Expenses and Supplies		0.00		
	Repairs and Maintenance		0.00		
	Vehicle Expenses		0.00		
	Travel and Entertainment		0.00		
			0.00		
	Equipment Rental and Leases		-		
	Legal/Accounting/Other Professional Fees Insurance		0.00		
			0.00		
	Employee Benefits (e.g., pension, medical, etc.)		0.00		
20.	Payments to Be Made Directly By Debtor to Secured Creditors For				
	Pre-Petition Business Debts (Specify):				
	None				
21.	Other (Specify):				
	None				
22.	Total Monthly Expenses (Add items 3 - 21)			\$	0.00
PART D	- ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	0.00

Official Form 6 - Summary (10/06)

United States Bankruptcy Court District of Nebraska

In re	Timothy J Walz	,	•	Case No.	
		Debtor		Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 14,750.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 15,100.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 31,249.28	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,266.00
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 2,503.00
тот	AL	16	\$ 14,750.00	\$ 46,349.28	

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court District of Nebraska

n re	Timothy J Walz	Case No.
	Debtor	, Chapter <u>7</u>

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,266.00
Average Expenses (from Schedule J, Line 18)	\$2,503.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$1,583.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,600.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$31,249.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$32,849.28

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Official Form 6 - Declaration (10/06)

In re Timothy J Walz

Debtor

Case No. (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>18</u> sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date:	10/18/2006	Signature:	s/ Timothy J Walz	
			Timothy J Walz	
				Debtor
		[If joint case	e, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 7 (10/05)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re:	Timothy J Walz		Case No.		
		Debtor	1	(If known)	

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
17,842.00	Past	2004
18,329.00	Prior	2005
12,988.00	Present	2006

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☑

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT
NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

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Form 7-Cont	
(10/05)	

None \checkmark

> b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> > **AMOUNT**

DATES OF PAYMENTS/ PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

TRANSFERS

TRANSFERS OWING

None

 $\overline{\mathbf{Q}}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF

AMOUNT

STILL OWING **PAYMENTS AMOUNT PAID**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

 $\overline{\mathbf{Q}}$

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

COURT OR AGENCY

STATUS OR

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \square

NAME AND ADDRESS **DESCRIPTION** OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

Form 7-Cont. (10/05)

5. Repossessions, foreclosures and returns

None

abla

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF REPOSSESSION, DESCRIPTION FORECLOSURE SALE AND VALUE OF TRANSFER OR RETURN **PROPERTY**

NAME AND ADDRESS OF CREDITOR OR SELLER

6. Assignments and receiverships

None

 \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{Q}}$

NAME AND ADDRESS **DESCRIPTION** NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

None

abla

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP **DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

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Form 7-Cont. (10/05)

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None ☑

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

10. Other transfers

None ☑

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY
NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
DATE
DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

None

 \checkmark

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DATE(S) OF DEVICE TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY

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Form 7-Cont. (10/05)

11. Closed financial accounts

None

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

None

☑

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDESCRIPTIONDATE OF TRANSFEROF BANK OROF THOSE WITH ACCESSOFOR SURRENDER,OTHER DEPOSITORYTO BOX OR DEPOSITORYCONTENTSIF ANY

13. Setoffs

None

abla

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None

 \checkmark

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

902 Fox Croft Ct. #135 Lincoln, NE 68510 **Timothy Walz**

Form 7-Cont. (10/05)

16. Spouses and Former Spouses

None ☑

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

 \checkmark

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

 $\overline{\mathbf{Q}}$

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

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Form 7-Cont. (10/05)

18. Nature, location and name of business

None

☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
NAME COMPLETE EIN OR ADDRESS NATURE OF BUSINESS BEGINNING AND ENDING
OTHER TAXPAYER
I.D. NO.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None ☑

NAME ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	10/18/2006	Signature	s/ Timothy J Walz	
		of Debtor	Timothy J Walz	

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Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In	re: Timothy J Walz				Case No.		
		Debtor	,		Chapter	7	
	CHAPTER 7	7 INDIVIDUAL DE	BTOR'S	STATEME	NT OF II	NTENT	TION
Ø	I have filed a schedule of assets	and liabilities which includes de	bts secured by pro	operty of the estate).		
	I have filed a schedule of execut	ory contracts and unexpired leas	ses which includes	personal property	subject to an u	unexpired lea	ase.
V	I intend to do the following with r	espect to the property of the esta	ate which secures	those debts or is s	subject to a leas	se:	
	scription of Secured operty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 7		Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	2004 Mitsubishi Eclipse	American National Bank					Х
2.	Engagement Ring	Wells Fargo					Х
		1	I	Ţ	ı		1
	cription of Leased perty	Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant			
	None						
Date	e: 10/18/2006			s/ Timothy	J Walz		

Signature of Debtor

Document Page 33 of 47

Official Form 22A (Chapter 7) (10/06)

In re Timothy J Walz	According to the calculations required by this statement:
Debtor(s)	☐ The presumption arises
Case Number:	The presumption does not arise
(If known)	(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

	tion to Schedule I and J, this statement must be completed I debts are primarily consumer debts. Joint debtors may com		, whether or not	filing jointly,	
	Part I. EXCLUSION FOR	DISABLED VETERANS			
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).				
	Part II. CALCULATION OF MONTHLY	INCOME FOR § 707(b)(7) EXC	LUSION		
2	 Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. ☐ Married, not filing jointly, without the declaration of separate households set out in line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11. d. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11. 				
	All figures must reflect average monthly income received from all sou months prior to filing the bankruptcy case, ending on the last day of the monthly income varied during the six months, you must divide the six the appropriate line.	he month before the filing. If the amount of	Column A Debtor's Income	Column B Spouse's Income	
3	Gross wages, salary, tips, bonuses, overtime, commis	ssions.	\$1,583.00	\$	
4	Income from the operation of a business, profession of enter the difference in the appropriate column(s) of Line 4. Do not en include any part of the business expenses entered on Line b as a. Gross Receipts b. Ordinary and necessary business expenses c. Business income	ter a number less than zero. Do not	\$0.00	\$	
5	Rent and other real property income. Subtract Line b from appropriate column(s) of Line 5. Do not enter a number less than zer operating expenses entered on Line b as a deduction in Part V. a. Gross Receipts b. Ordinary and necessary operating expenses C. Rent and other real property income	o. Do not include any part of the	\$0.00	\$	
6	Interest, dividends, and royalties.		\$0.00	\$	
7	Pension and retirement income.		\$0.00	\$	
8	Any amounts paid by another person or entity, on a re expenses of the debtor or the debtor's dependents, in		\$0.00	\$	

Do not include amounts paid by the debtor's spouse if Column B is completed.

9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$	\$	\$
10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. a. \$		\$
	Total and enter on Line 10.		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).	\$1,583.00	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$18,996.00	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: **NE** **D.** **D.**	\$36,138.00	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presur arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	nption does not	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	Enter the amount from Line 12.	\$		
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$		

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)			
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)			
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$		
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$		

Official Form 22A (Chapter 7) (10/06) - Cont.

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$]			
	b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$				
	C.	Net mortgage/rental expense	Subtract Line b from Line a		\$		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
22	expense you use Check th contribut	Standards: transportation; vehicle operation/public allowance in this category regardless of whether you pay the expepublic transportation. The number of vehicles for which you pay the operating expenses of the toyour household expenses in Line 8. The amount from IRS Transportation Standards, Operating Costs &	r for which the operating expense	egardless of whether s are included as a more.			
	of vehicle	es in the applicable Metropolitan Statistical Area or Census Region the clerk of the bankruptcy court.)			\$		
		Standards: transportation ownership/lease expense in an ownership/lease expense. (You may not claim an ownership/lumber 2 or more.					
23	www.usc debts se	Line a below, the amount of the IRS Transportation Standards, O doj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line cured by Vehicle 1, as stated in Line 42; subtract Line b from Line less than zero.	e b the total of the Average Month	ly Payments for any			
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$				
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$		
24	the "2 or Enter, in www.uso debts se	Standards: transportation ownership/lease expense more" Box in Line 23. Line a below, the amount of the IRS Transportation Standards, Odoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line cured by Vehicle 2, as stated in Line 42; subtract Line b from Line less than zero.	Ownership Costs, Second Car (avage to the total of the Average Month	ailable at ly Payments for any			
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$				
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		\$		
25	and loca	Necessary Expenses: taxes. Enter the total average month il taxes, other than real estate and sales taxes, such as income ta e taxes. Do not include real estate or sales taxes.			\$		
26	that are	Necessary Expenses: mandatory payroll deduction required for your employment, such as mandatory retirement of discretionary amounts, such as non-mandatory 401(k) control	contributions, union dues, and ur		\$		
27		Necessary Expenses: life insurance. Enter average refor yourself. Do not include premiums for insurance on your ance			\$		

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28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare- such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$			
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.				
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service—such as cell phones, pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$			
	Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32				
34	Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. A				
	c. Health Savings Account \$ Total: Add Lines a, b and c	\$			
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$			
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$			
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.				
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and	\$			

Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or

\$

financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.

necessary.

40

\$

Official Form 22A (Chapter 7) (10/06) - Cont.

47

Subpart C: Deductions for Debt Payment						
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 60-month Average Payment					
	a.		. , ,	\$		
		•		Total: Add Lines a, b and c	\$	
43	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
				Total: Add Lines a, b and c	\$	
44	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.					
			. If you are eligible to file a case under Chaline b, and enter the resulting administrative			
	a.	Projected average monthly Chapte	r 13 plan payment.	\$		
b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	C.	Average monthly administrative ex	berise of Oriapter 15 case	Total: Multiply Lines a and b	\$	
46	Total	Deductions for Debt Payment.	Enter the total of Lines 42 through 45.		\$	
			: Total Deductions Allowed under	er § 707(b)(2)	<u>.</u>	

Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$				
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$				
	Initial presumption determination. Check the applicable box and proceed as directed.					
	The amount on Line 51 is less than \$6,000 Check the box for "The presumption does not arise" at the top of page statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.	1 of this				
52	The amount set forth on Line 51 is more than \$10,000. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (Lines 53 through 55).					
53	Enter the amount of your total non-priority unsecured debt	\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.					
	Secondary presumption determination. Check the applicable box and proceed as directed.					
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
	Part VII. ADDITIONAL EXPENSE CLAIMS					
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expense	l). If necessary,				
	Expense Description Monthly Amount					
	Total: Add Lines a, b, and c \$	1				

	Part VIII: VERIFICATION						
57	both debtors must sign.)	n provided Signature:	in this statement is true and correct. (If this a joint case, s/ Timothy J Walz Timothy J Walz, (Debtor)				

Income from all other sources (continued)

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Official Form 23 (10/06)

UNITED STATES BANKRUPTCY COURT District of Nebraska

		Case No.
	Debtor	Chapter 7
DEBTOR'S CERTIFICAT		N OF INSTRUCTIONAL COURSE CONCERNII
		r 13 case must file this certification. If a joint petition is tion. Complete one of the following statements and file
□ I,		, the debtor in the above-styled
	· ·	·
case hereby certify that on financial management provided		Date), I completed an instructional course in personal
imanciai management provided		(Name of Provider)
an approved personal financial	management provider	(Name of Flovider)
an approved personal imanolal	management provider.	
Certificate No.:		
		, the debtor in the above-styled

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Form 202 (08/06)

United States Bankruptcy Court District of Nebraska

In re:	Timothy	J Walz	Case			
			Chapt	ter	7	
		STAT	TEMENT OF MILITARY SER	RVICE		
and of	tain judicia thers. Part	I proceedings or transac	ef Act of 2003, Pub. L. No. 108-18 tions that may adversely affect mi who might be eligible for relief un	ilitary servi	icemembers, the	eir dependents
IDEN1	ΓΙΓΙCΑΤΙΟ	N OF SERVICEMEMBE	R			
	Self (De	ebtor, Codebtor, Creditor	, Other)			
	Non-Fil	ing Spouse of Debtor (na	ame)			
	Other	(Name of servicememb	per)			
		(Relationship of filer to	servicemember)			
		(Type of liability)				
TVPF	OF MILIT	ARY SERVICE				
	-		ce, Marine Corps, or Coast Guard	d) or comm	nissioned officer	of the Public
			and Atmospheric Administration (s			or the rabile
	Active S	Service since				(date)
	Inducte	e - ordered to report on				(date)
	Retired	/ Discharged				(date)
	Ailitem / Dec	namina and National Cira				
	•	serves and National Gua Service since	id			(data)
		ling Active Service - orde	are poetmarked			(date)
	impend	Ordered to report on				(date) (date)
	Patirad	/ Discharged				(date) (date)
_	Nemeu	/ Discharged			_	(uate)
U.S. C	Citizen Ser	vice with U.S. ally in war	or military action (specify ally and	d war or ac	tion)	
	Active 9	Service since				(date)
_		/ Discharged	-			(date)
_	rtotirou	7 Discharged	-			(date)
DEPL	OYMENT					
		member deployed overs	eas on			(date)
	Anticipa	ated completion of overs	eas tour-of-duty			(date)
SIGN	ATURE					
s/ Tim	nothy J Wa	alz		10/18/2006	6	
	hy J Walz			Date	<u>-</u>	

This statement is for information use only. Filing this statement with the Bankruptcy Court does not constitute an application for or invoke the benefits and relief available under the Servicemembers' Civil Relief Act of 2003.

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT District of Nebraska

					District of Nebraska		
ln	re:	Timothy	J Walz			Case No.	
			Debto	•		Chapter	7
			DISCLOSUR	ΞC	FOR DEBTOR	ORNEY	(
1.	and the	nat compensati o me, for servic	on paid to me within one year	befoi d on b	2016(b), I certify that I am the attorney for the above- re the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		r(s)
	F	or legal service	es, I have agreed to accept			\$	795.00
	Р	rior to the filing	g of this statement I have rece	ved		\$	795.00
	В	alance Due				\$	0.00
2.	The s	ource of comp	ensation paid to me was:				
		□ Debtor			Other (specify)		
3.	The s	ource of comp	ensation to be paid to me is:				
		□ Debtor			Other (specify)		
4.	Ø	I have not ag of my law firm		sed	compensation with any other person unless they are	members an	d associates
5	□ In ret	my law firm. attached.	A copy of the agreement, toge	ther	pensation with a person or persons who are not mem with a list of the names of the people sharing in the c render legal service for all aspects of the bankruptcy	ompensation	
Ο.		ıding:	ve disclosed fee, i flave agree	u 10 1	oraci legal service for all aspects of the samitapley	ouoo,	
	a)	Analysis of the a petition in b		and r	endering advice to the debtor in determining whether	to file	
	b)	Preparation a	and filing of any petition, sched	lules,	statement of affairs, and plan which may be required	d;	
	c)	Representation	on of the debtor at the meeting	of c	reditors and confirmation hearing, and any adjourned	I hearings the	ereof;
	d)	Representation	on of the debtor in adversary p	roce	edings and other contested bankruptcy matters;		
	e)	[Other provisi	ions as needed]				
6.	By a	greement with t	the debtor(s) the above disclo	sed fe	ee does not include the following services:		
					ents, preparation of Suggestions in Bankru to any aspect of the bankruptcy by the Trus		
					CERTIFICATION		
r		•	egoing is a complete statemer debtor(s) in this bankruptcy pr		any agreement or arrangement for payment to me for ding.		
[Dated:	10/18/2006					
					/s/ John D. Rouse		
					John D. Rouse, Bar No. 15292		

John D. Rouse Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

John D. Rouse	/s/ John D. Rouse	10/18/2006
Printed Name of Attorney	Signature of Attorney	Date
Address:		
John D. Rouse 1023 Lincoln Mall, #101 Lincoln, NE 68508		
(402) 475-1993		
	Certificate of the Debtor	
I, the debtor, affirm that I have received and	d read this notice.	
Timothy J Walz	Xs/ Timothy J Walz	10/18/2006
Printed Name of Debtor	Timothy J Walz	
	Signature of Debtor	Date
Case No. (if known)		

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

In re	Timothy J Walz	Case No.	
	Debtor.	Chapter	7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$ <u>1,192.00</u>
Five months ago	\$ <mark>1,192.00</mark>
Four months ago	\$ <u>1,152.00</u>
Three months ago	\$ <u>1,280.00</u>
Two months ago	\$ 1,206.00
Last month	\$ <u>1,192.00</u>
Income from other sources	\$ <u>0.00</u>
Total net income for six months preceding filing	\$ 7,214.00
Average Monthly Net Income	\$ <u>1,202.33</u>

Attached are all payment advances received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Jated:	10/18/2006	-
		s/ Timothy J Walz
		Timothy J Walz
		Debtor

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American National Bank 8990 W Dodge Rd Omaha, NE 68114

Bank of America P.O. Box 660687 Dallas, TX 75266-0687

Chase P.O. Box 94010 Palatine, IL 60094-4010

Chase (Mastercard)
P.O. box 94014
Palatine, IL 60094-4014

Citi Platinum P.O. Box 6500 Sioux Falls, SD 57117

Discover Financial Services P.O. Box 7086 Dover, DE 19903-9826

Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317

US Bank P.O. Box 1800 St. Paul, MN 55101-0800

Washington Mutual P.O. Box 660433 Dallas, TX 75266-0433

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Wells Fargo
P.O. Box 94498

Las Vegas, NV 89193-4498

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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

In re:	Timothy J Walz	Case No
	Debtor	Chapter <u>7</u>

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **2** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 10/18/2006 Signed: Signed: 5/ Timothy J Walz Timothy J Walz

Signed: /s/ John D. Rouse

John D. Rouse

Attorney for Debtor(s)
Bar no.: 15292

John D. Rouse

1023 Lincoln Mall, #101 Lincoln, NE 68508

Telephone No.: (402) 475-1993 Fax No.: (402) 475-7989

E-mail address: